

**STATE OF LOUISIANA  
OFFICE OF RISK MANAGEMENT  
SUMMARY OF INSURANCE COVERAGES**

**EFFECTIVE JULY 1, 2023**

**Airport Liability**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: National Union Fire Ins. Co.  
Limit: \$25,000,000 per occurrence, includes hangar keepers' liability  
Named Agencies Only  
Agency Deductible: \$1,000 hangar keepers' liability only

**Aviation Hull and Liability**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: National Union Fire Ins. Co.  
Limit: Liability - \$10,000,000 per occurrence  
Hull – Agreed value per aircraft on file at ORM  
Named Agencies Only  
Agency Deductible: Liability – None  
Hull - None

**Automobile Liability & Physical Damage**

Primary: Louisiana Self-Insurance Fund  
Limit: Liability: \$5,000,000 per occurrence  
Physical Damage: Actual Cash Value per auto  
Agency Deductible: \$1,000 Collision  
\$1,000 Other than collision

**Employee Dishonesty Bond (See Crime policy)**

**Bridge Property Damage**

Primary: Louisiana Self-Insurance Fund  
Limit: DOTD LA 1 Toll Road - \$4,434,560 per occurrence property damage;  
\$4,750,000 per occurrence business interruption.  
LA Tech University Pedestrian Bridge - \$500,000 per occurrence property  
damage.  
Agency Deductible: None

**Commercial General Liability (Excludes Superdome, Arena, Champions Square)**

Primary: Louisiana Self-Insurance Fund  
Limit: \$5,000,000 per occurrence  
Agency Deductible: None

### **Crime (Excludes Superdome, Arena, Champions Square)**

Primary: Louisiana Self-Insurance Fund  
Limit: Crime - \$2,000,000 per occurrence for all locations handling money and securities  
Bond: - \$500,000 employee theft (employee dishonesty) per occurrence  
\$100,000 employee faithful performance of duty per occurrence  
Agency Deductible: \$1,000

### **Crime (Superdome, Arena, Champions Square Only)**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Hiscox Insurance Co.  
Limit: \$500,000 per occurrence, includes employee theft  
Agency Deductible: \$250

### **Cyber Liability**

Primary: Louisiana Self-Insurance Fund  
Limit: \$1,500,000 per claim  
Named Agencies Only  
Agency Deductible: None

Excess: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Lloyds of London  
Named Agencies Only  
Limit: \$11,500,000 per claim for Non-Higher Ed  
with a \$11,500,000 aggregate  
\$2,000,000 per claim per entity for Higher Ed  
with a \$11,500,000 aggregate  
Agency Deductible: None

### **Crisis Response Services through Disaster Management International**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Lloyds of London  
Limit: \$1,000,000 per occurrence/\$5,000,000 annual aggregate  
Agency Deductible: None

### **Equipment Breakdown Protection (Boiler & Machinery)**

Primary: Louisiana Self-Insurance Fund  
Limit: \$500,000 per breakdown  
Agency Deductible: \$1,000

Excess: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: XL America Insurance Company  
Limit: \$250,000,000 excess of \$500,000 Primary Insurance per breakdown

Agency Deductible: None

### **Fine Art**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Lloyds of London  
Limit: \$400,000,000 per occurrence  
Agency Deductible: Permanent collection - \$2,500  
Loans – None

### **Licensed Professional Liability (Higher Education Student Experiential Learning)**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: United Educators  
Limit: \$1,000,000 per claim/\$5,000,000 annual aggregate  
Named Agencies Only  
Agency Deductible: None

### **Medical Malpractice Liability**

Primary: Louisiana Self-Insurance Fund  
Limit: \$5,000,000 per occurrence  
Agency Deductible: None

### **Property**

Primary: Louisiana Self-Insurance Fund  
Limit: \$50,000,000 per occurrence for named storm and flood  
\$10,000,000 per occurrence for all other perils  
Business Interruption limited to one (1) year  
Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings  
Agency Deductible: \$1,000 non-flood  
\$5,000 flood

Excess: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Various international and domestic companies  
Limit: \$300,000,000 named storm  
\$260,000,000 flood and earthquake  
\$800,000,000 all other perils  
Agency Deductible: None

### **Property (Designated Small Boards and Commissions Only)**

Primary: Louisiana Self-Insurance Fund  
Limit: \$15,000,000 per occurrence for all perils, including named hurricane and flood  
Business Interruption limited to one (1) year  
Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings  
\$15,000,000 per breakdown equipment breakdown/boiler & machinery

Agency Deductible: \$1,000 non-flood  
\$5,000 flood

### **Publishers Media Liability**

Primary: Louisiana Self-Insurance Fund  
Limit: \$5,000,000 per occurrence  
Agency Deductible: None

### **Terrorism**

Primary: Louisiana Self-Insurance Fund  
Limit: \$10,000 per occurrence liability  
\$100,000 per occurrence biological & chemical  
Agency Deductible: None

Excess: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Lloyds of London  
Limit: \$150,000,000 per occurrence/aggregate property damage/time element  
\$25,000,000 per occurrence/aggregate liability  
\$10,000,000 per occurrence biological & chemical  
Agency Deductible: None

### **Wet Marine**

Primary: Louisiana Self-Insurance Fund  
Limit: Protection & Indemnity - \$750,000 per occurrence  
Masters & crew members - \$1,000,000  
Hull – Various per vessel  
Agency Deductible: P&I – None  
Hull - \$1,000  
Pollution - None  
Excess: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Various international companies  
Named Agencies Only  
Limit: Protection & Indemnity - \$100,000,000 per occurrence  
Masters & crew members - \$100,000,000 per occurrence  
Hull – Various per vessel – Agreed value per vessel  
Pollution - \$100,000,000  
Agency Deductible: None

### **Workers' Compensation and Employers' Liability**

Primary: Louisiana Self-Insurance Fund  
Limit: Employee benefits - Statutory  
Employers liability - \$5,000,000 each accident/disease  
Agency Deductible: None

**Workers' Compensation (Superdome, Arena, Champions Square Only)**

Primary: Commercial Insurance  
Broker: Arthur J. Gallagher  
Insurance Company: Louisiana Workers Compensation Corporation (LWCC)  
Limit: Employee benefits - Statutory  
Employers liability - \$1,000,000 each accident/disease  
Agency Deductible: None